

# 1996 ANNUAL INDEX

Volume 49 - Index by Subject

## BUILDING CODES

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*Winter, p. 206*

## COMPUTERS

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*Winter, p. 238*

## EDUCATION

- **Five Perspectives on Mandatory Continuing Education Requirements for the CPCU Designation, Roger Smith, CPCU, and Larry Brandon, CPCU.** Five contributors from around the country present their perspectives on mandatory continuing education for the CPCU designation. The editor of the *CPCU Journal* chose these five individuals because they all have been actively involved in this issue for some time, and taken as a whole, present a wide divergence of opinions and perspectives on this issue.  
The American Institute for Chartered Property Casualty Underwriters is currently studying the issue of mandatory continuing education and the Institute's Board of Trustees will soon act on this matter. All CPCUs should take an active interest in this subject. The five perspectives presented here bring together many different viewpoints on the issue and should help everyone become better informed on this topic.  
*Summer, p. 116*
- **Insurance Faculty Internships—An Update, Barry D. Smith, Ph.D., CPCU, CLU, FLMI.** Editorial  
*Summer, p. 67*
- **The Continuing Education Paperwork Jungle, Barry D. Smith, Ph.D., CPCU, CLU, FLMI.** Editorial  
*Winter, p. 195*

## ENVIRONMENTAL LIABILITY

- **Financial and Organizational Impact of Superfund-Mandated Hazardous Waste Liabilities on the Insurance Industry, Dan R. Anderson, Ph.D., CPCU.** Superfund-mandated and other environmental liabilities have the potential to have substantial financial and organizational impacts on the property and casualty insurance industry. This article estimates these impacts under different assumptions on the industry as a whole, on groups of insurers, and on specific insurers. The effects of proposed changes in the Superfund program are also examined.  
*Spring, p. 22*

## FINANCIAL

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*Spring, p. 3*

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*Spring, p. 22*

## LEGAL

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*Spring, p. 45*

## LEGISLATIVE

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*Fall, p. 165*

## LIABILITY INSURANCE

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*Spring, p. 22*

## LOSS CONTROL

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*Winter, p. 238*

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*Winter, p. 206*

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*Winter, p. 238*

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*Summer, p. 116*
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*Summer, p. 67*
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*Winter, p. 195*

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*Spring, p. 22*

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*Spring, p. 22*

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*Spring, p. 45*

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*Fall, p. 165*

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*Spring, p. 22*

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*Winter, p. 238*

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**Winter, p. 206**

## MANAGED CARE

- **Managed Care in Workers Compensation**, Mark J. Browne, Ph.D., and Dan R. Anderson, Ph.D., CPCU. Health care costs have been increasing substantially and currently comprise nearly 50 percent of workers compensation payments. In an effort to stem escalating health care costs in workers compensation, managed care techniques are increasingly being employed by employers and insurers. This article discusses managed care specifically as it is being used in controlling workers compensation medical payments. Various studies are cited, which document the cost savings attributed to managed care methods. Present and future impacts of managed care on the property and liability insurance industry are discussed. **Fall, p. 145**

- **Managed Care: A Short Phrase but a Long Story...**, Jon Gice, CPCU. Managed care is a phrase that is commonly used in any discussion of health care, yet there is no singular definition of this phrase. This can lead to considerable confusion for workers compensation practitioners who may be expected to offer managed care as a component for workers compensation insurance coverage. This article discusses managed care and its multiple techniques as they apply in both health insurance and workers compensation insurance. **Fall, p. 159**

## MANAGEMENT

- **Breaking Barriers to Serving Urban Markets**, Vincent J. Trosino. Guest Editorial. **Summer, p. 70**

- **Leveling the Playing Field**, David S. Medvidofsky, CPCU, CIC, AAI. Opinion. Many forces have caused property and casualty insurers to reassess traditional business practices. This process will have dramatic and long-term implications on the agency force, company employees, stockholders, and policyholders. A viable alternative that many insurers are considering is outsourcing. Outsourcing will allow all companies, even those without substantial resources, to compete at a level that will support their future success. A look at factors that have caused companies to consider re-engineering practices is followed by an explanation of outsourcing and the advantages that it provides. **Spring, p. 18**

- **Market Failure in Urban Property Insurance Markets: An Assessment of Potential Solutions**, William J. Warfel, Ph.D., CPCU, CLU. Lack of affordable homeowners insurance in inner-city neighborhoods has focused attention on whether underwriting practices having a disparate impact on inner-city residents are racially discriminatory. This article identifies underwriting practices that have a disparate impact on inner-city residents and considers whether they serve a legitimate business purpose. Measures implemented by insurers to improve their performance in serving

inner-city neighborhoods are identified. A case is made that not allowing insurers to use legitimate underwriting practices that have a disparate impact on inner-city residents will result in an inequitable distribution of the cost of subsidizing homeowners insurance for inner-city residents, will produce an insurance availability problem, and will require costly government intervention as well. Proposed solutions to the availability and affordability problem that exists with respect to homeowners insurance for inner-city residents are discussed.

**Summer, p. 83**

- **Redlining Myths and Realities**, Marvin Kelly, CPCU. Opinion. **Summer, p. 76**

- **Redlining, Property Insurance and Urban Markets: Concepts, Issues, Initiatives, and Solutions**, Rosemary Baptiste, CPCU, James Carson, Ph.D., CPCU, George Flanigan, Ph.D., CPCU, John Jolliff, CPCU, CLU, and Sue Watkins, CPCU. This article documents the evolution of redlining concepts, urban property insurance issues, and associated problems. It seeks to enlighten members of the insurance industry as to the history of redlining and the current discussion underway in the nation and to compare and contrast concepts of redlining currently in use. The article reviews and updates the legislative and regulatory initiatives and proposals under consideration, developments in the states, and prospects for federal legislation. The article projects possible paths of redlining legislation and regulation. It provides proactive recommendations and alternatives that the industry should consider in order to better serve the urban market. **Summer, p. 82**

**Summer, p. 82**

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## PUBLICATION

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## REGULATION

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## RISK MANAGEMENT

- **A New Perspective on Risk**, Mark Jablonowski, CPCU. The practicing risk manager is most concerned with the possibility of accidental losses that can have a significant financial impact on his or her organization. Exposures to these types of losses present genuine risk. This article suggests a new perspective on the concept of risk that recognizes its imprecise and uncertain character. Uncertainty in both the definition and measurement of risk is represented using fuzzy set theory. The result is a realistic approach to the formal analysis of risk. **Winter, p. 225**

- **Effective Risk Management of the Hostile Environment: Sexual Harassment Liability Loss Exposure**, Francis Achampong, Ph.D., LL.B., LL.M. This article examines significant recent developments in sexual harassment law that affect the chance of a hostile environment sexual harassment liability loss. It discusses the critical issue of how employers, in order to effectively manage this liability loss exposure, need to select, implement, and monitor risk management techniques, such as loss control measures that stress education, an effective policy on both employee and non-employee harassment, and prompt remediation of known harassment; risk transfers through insurance and other mechanisms where appropriate; and avoidance where feasible.

**Winter, p. 212**

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**Winter, p. 212**

## UNDERWRITING

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**Winter, p. 238**

- **Re-Engineering the "Black Box" of Underwriting**, Joseph J. DeSalvo. Opinion. Why do insurers continually focus their operational improvements on expense reductions, when there is arguably more savings potential on the loss side? The author contends that most insurers look first for savings in the expense ratio because they consider losses "out of control." Controlling the function of underwriting is fast becoming a lost art. This article describes five key tactics that make up a comprehensive underwriting improvement

strategy, including providing useful and accessible reference material, leveraging the knowledge of experts, identifying expert competency, providing competency training, and establishing underwriting tracking systems.

**Fall, p. 136**

- **The Role of Credit History Scoring in Personal Lines Insurance Underwriting**, Dale M. Halon, CPCU, CIC, and Lamont D. Boyd, CPCU. The role of underwriting is to review and assess risk factors and potential hazards. Moral and morale hazards and financial stability are risk factors that traditional underwriting tools do not identify for personal lines insurance. Consumer credit history, without regard to level of income, provides a look into these risk factors as predictors just as other underwriting tools provide information about the physical aspects of the risk. Additionally, empirical scoring of the attributes in consumer credit history reports provides an accurate, consistent, and objective measure that can be used in conjunction with other risk assessment tools. This broader view of risks can help insurers make personal insurance more available and possibly more affordable by identifying risk factors other than the physical characteristics of risk.

**Spring, p. 40**

## WORKERS COMPENSATION

- **Managed Care in Workers Compensation**, Mark J. Browne, Ph.D., and Dan R. Anderson, Ph.D., CPCU. Health care costs have been increasing substantially and currently comprise nearly 50 percent of workers compensation payments. In an effort to stem escalating health care costs in workers compensation, managed care techniques are increasingly being employed by employers and insurers. This article discusses managed care specifically as it is being used in controlling workers compensation medical payments. Various studies are cited, which document the cost savings attributed to managed care methods. Present and future impacts of managed care on the property and liability insurance industry are discussed.

**Fall, p. 145**

## CONSULTANTS DIRECTORY SUPPLEMENT

**Winter Issue**

## INTERNATIONAL SUPPLEMENT

**Summer Issue**

- **Introduction**, Teresa L. Pahl, CPCU **p. 5**
- **Critical Criteria in Selecting a Global Broker/Consultant**, James W. Hutchin, CPCU **p. 9**
- **When in Rome: International Imperatives for Agents**, Lawton Swan III, CPCU, CLU **p. 13**
- **From Hot Dogs to High Tech—The Overseas Expansion of America's Service Sector**, Henry G. Parker III **p. 15**
- **The Impact of Consolidation and Vertical Integration in the Reinsurance Industry**, Andrew Barile, CPCU **p. 20**
- **Opportunities and Obstacles—American Insurers Move Overseas**, John S. Douglas, CPCU, AMIM **p. 22**
- **Locating and Analyzing International Insurance Company Information**, Barbie E. Keiser **p. 27**

## AUTOMATION SUPPLEMENT

**Fall Issue**

- **An Introduction to Insurance Applications on the World Wide Web**, Gregory C. Krohm, Ph.D., CPCU **p. 3**
- **Insurance Companies Launch High-Tech Assault on Fraud**, Daniel Abbott **p. 7**
- **Automation in Underwriting: What Do P.T. Barnum and Martha Stewart Have in Common?**, Anne Randall, CPCU **p. 11**
- **Selling Personal Lines Insurance on the Internet**, Tim James Higham, CPCU, and Thomas E. Wands, CPCU **p. 13**
- **Anticipate Broad Patterns of Change**, Gregory A. Maciag **p. 15**
- **Managing the Automated Claims Professional and Environment**, Kathleen J. Robison, CPCU **p. 17**

# 1996 ANNUAL INDEX

Volume 49 - Index by Author

## Abbott, Daniel

Insurance Companies Launch High-Tech Assault on Fraud  
**Automation Supplement, Fall, p. 7**

## Achampong, Francis

Effective Risk Management of the Hostile Environment: Sexual Harassment Liability Loss Exposure  
**Winter, p. 212**

## Anderson, Dan R.

Financial and Organizational Impact of Superfund-Mandated Hazardous Waste Liabilities on the Insurance Industry  
**Spring, p. 22**

Managed Care in Workers Compensation

**Fall, p. 145**

## Ballen, Debra

Congressional Staff Perspectives on Property/Casualty Insurance Products and Issues  
**Fall, p. 165**

## Baptiste, Rosemary

Redlining, Property Insurance and Urban Markets: Concepts, Issues, Initiatives, and Solutions  
**Summer, p. 82**

## Barile, Andrew

The Impact of Consolidation and Vertical Integration in the Reinsurance Industry  
**International Supplement, Summer, p. 20**

## Bindeman, Deborah

Congressional Staff Perspectives on Property/Casualty Insurance Products and Issues  
**Fall, p. 165**

## Boyd, Lamont D.

The Role of Credit History Scoring in Personal Lines Insurance Underwriting  
**Spring, p. 40**

## Brandon, Larry

Five Perspectives on Mandatory Continuing Education Requirements for the CPCU Designation  
**Summer, p. 116**

## Browne, Mark J.

Managed Care in Workers Compensation  
**Fall, p. 145**

## Carson, James

Redlining, Property Insurance and Urban Markets: Concepts, Issues, Initiatives, and Solutions  
**Summer, p. 82**

## DeSalvo, Joseph J.

Re-Engineering the "Black Box" of Underwriting, Opinion  
**Fall, p. 136**

## Douglas, John S.

Opportunities and Obstacles—American Insurers Move Overseas  
**International Supplement, Summer, p. 22**

## Flanigan, George

Redlining, Property Insurance and Urban Markets: Concepts, Issues, Initiatives, and Solutions  
**Summer, p. 82**

## Gice, Jon

Managed Care: A Short Phrase but a Long Story...  
**Fall, p. 159**

## Halon, Dale M.

The Role of Credit History Scoring in Personal Lines Insurance Underwriting  
**Spring, p. 40**

## Higham, Tim James

Selling Personal Lines Insurance on the Internet  
**Automation Supplement, Fall, p. 13**

## Hutchin, James W.

Critical Criteria in Selecting a Global Broker/Consultant  
**International Supplement, Summer, p. 9**

## Jablonowski, Mark

A New Perspective on Risk  
**Winter, p. 225**

## Jolliff, John

Redlining, Property Insurance and Urban Markets: Concepts, Issues, Initiatives, and Solutions  
**Summer, p. 82**

## Keiser, Barbie E.

Locating and Analyzing International Insurance Company Information  
**International Supplement, Summer, p. 27**

## Kelly, Marvin

Redlining Myths and Realities, Opinion  
**Summer, p. 76**

## Krohm, Gregory C.

An Introduction to Insurance Applications on the World Wide Web  
**Automation Supplement, Fall, p. 3**

## Maciag, Gregory A.

Anticipate Broad Patterns of Change  
**Automation Supplement, Fall, p. 15**

## Medvidofsky, David S.

Leveling the Playing Field, Opinion  
**Spring, p. 18**

## Pahl, Teresa L.

Introduction  
**International Supplement, Summer, p. 5**

## Parker III, Henry G.

From Hot Dogs to High Tech—The Overseas Expansion of America's Service Sector  
**International Supplement, Summer, p. 15**

## Randall, Anne

Automation in Underwriting: What Do P.T. Barnum and Martha Stewart Have in Common?  
**Automation Supplement, Fall, p. 11**

## Robison, Kathleen J.

Managing the Automated Claims Professional and Environment  
**Automation Supplement, Fall, p. 17**

## Smith, Barry D.

Insurance Faculty Internships—an Update, Editorial  
**Summer, p. 67**

The Continuing Education Paperwork Jungle, Editorial  
**Winter, p. 195**

The Specter of 1974, Editorial  
**Spring, p. 3**

Publication Versus Sponsorship, Editorial  
**Fall, p. 131**

## Smith, Roger

Five Perspectives on Mandatory Continuing Education Requirements for the CPCU Designation  
**Summer, p. 116**

## Spina, Frederick M.

Finding Loss Control Information on the Internet  
**Winter, p. 238**

## Stinson, Steven A.

The Impact of Discovery Changes in Federal Courts on the Role of Expert Witnesses  
**Spring, p. 45**

## Swan III, Lawton

When in Rome: International Imperatives for Agents  
**International Supplement, Summer, p. 13**

## Trosino, Vincent J.

Breaking Barriers to Serving Urban Markets, Guest Editorial  
**Summer, p. 70**

## Wands, Thomas E.

Selling Personal Lines Insurance on the Internet  
**Automation Supplement, Fall, p. 13**

## Warfel, William J.

Market Failure in Urban Property Insurance Markets: An Assessment of Potential Solutions  
**Summer, p. 83**

## Watkins, Sue

Redlining, Property Insurance and Urban Markets: Concepts, Issues, Initiatives, and Solutions  
**Summer, p. 82**

## Yezzi Jr., Domenick J.

Insurers Hold Down Insured Losses by Upholding Building Codes  
**Winter, p. 206**